U.S.S.N.: 10/037,827 Filed: January 3, 2002

Response to Non-Final Office Action

Page 7 of 10

wherein the step of allowing funds, corresponding to at least a portion of the desired amount of money, to be dispensed by the dispensing terminal includes allowing the funds to be dispensed if the additional input matches the identification code stored on the host computer

system.

29. (Canceled)

30. (Previously Presented) The method of claim 1 wherein the dispensing terminal is an

unattended automated teller machine.

31. (Previously Presented) The method of claim 20 wherein the transaction data further

includes a first code provided by the sender to the recipient, the first code being different than the confirmation code, and wherein the transaction identifying information includes the first code.

32. (Previously Presented) The method of claim 31 wherein the dispensing terminal is an

. 5

unattended automated teller machine.

33. (Previously Presented) The method of claim 1 wherein the allowing step comprises

allowing the funds to be dispensed by the dispensing terminal to the recipient.

34. (Previously Presented) The method of claim 20 wherein the authorizing step

comprises authorizing the funds to be dispensed by the dispensing terminal to the recipient.

35. (Previously Amended) The method of claim 1 wherein the confirmation code is not

provided by the sender.

The method of claim 1 wherein receiving transaction

identifying information provided by the recipient comprises receiving transaction identifying

information, provided by the recipient, from a receive-transaction initiating terminal that is

different than the dispensing terminal.

(Previously Amended)

8016778.1

36

U.S.S.N.: 10/037,827 Filed: January 3, 2002

Response to Non-Final Office Action

Page 8 of 10

Remarks

The present Response is fully responsive to the Non-Final Office Action dated March 27, 2008. Claims 1-28 and 30-38 remain pending. Reconsideration of the application is requested in view of the following remarks and attached Terminal Disclaimer.

Double Patenting Rejection

In the Non-Final Office Action, Claims 1, 2-4, 10, 11-13, 20, 23-27, 29, 33-34, and 38 are provisionally rejected under the judicially created doctrine of obviousness-type double patenting as being unpatentable over claims 4, 10, 12-13, 15, 17, 22, 23, 30, 40 and 52 of copending Application No. 09/975,171 (US PG Pub. 2003/0069856).

Claims 21-22, 30-32 and 35 are provisionally rejected under the judicially created doctrine of obviousness-type double patenting as being unpatentable over Claims 4, 10, 12-13, 15, 17, 22, 23, 30, 40 and 54 of copending Application No. 09/975,171 (US PG Pub. 2003/0069856), in view of Walker (US Patent 5,650,604).

Claims 5, 14 and 28 are provisionally rejected under the judicially created doctrine of obviousness-type double patenting as being unpatentable over Claims 4, 10, 12-13, 15, 17, 22, 23, 30, 40 and 54 of copending Application No. 09/975,171 (US PG Pub. 2003/0069856), in view of Shore (US PG Pub. 2003/149662).

Claims 6-9 and 37 are provisionally rejected under the judicially created doctrine of obviousness-type double patenting as being unpatentable over Claims 4, 10, 12-13, 15, 17, 22, 23, 30, 40 and 54 of copending Application No. 09/975,171 (US PG Pub. 2003/0069856), in view of Amann (US PG Pub. 2002/0062285).

Claims 15-18 are provisionally rejected under the judicially created doctrine of obviousness-type double patenting as being unpatentable over Claims 4, 10, 12-13, 15, 17, 22, 23, 30, 40 and 54 of copending Application No. 09/975,171 (US PG Pub. 2003/0069856), in view of Risafi (US Patent 6.473.500).

Claim 19 is provisionally rejected under the judicially created doctrine of obviousnesstype double patenting as being unpatentable over Claims 4, 10, 12-13, 15, 17, 22, 23, 30, 40 and U.S.S.N.: 10/037,827

Filed: January 3, 2002

Response to Non-Final Office Action

Page 9 of 10

54 of copending Application No. 09/975,171 (US PG Pub. 2003/0069856), in view of Risafi and Shore.

In response to the Examiner's rejections, Applicant submits, concurrently with the filing of this response, a Terminal Disclaimer in compliance with 37 C.F.R. 1.321 to overcome the double patenting rejections.

It is indicated in the Office Action on page 17 that the Examiner agrees with the Applicant's assertions that the application indicates allowable subject matter, and that the Examiner will initiate allowance proceedings upon the receipt of a Terminal Disclaimer that overcomes the double patenting rejections. Accordingly, with the filing of the present Terminal Disclaimer, the Applicant respectfully submits that the present application is in condition for allowance.

U.S.S.N.: 10/037,827 Filed: January 3, 2002

Response to Non-Final Office Action

Page 10 of 10

Conclusion

The Applicant believes that each matter raised by the Office Action has been responded to. Allowance of the claims is respectfully solicited. It is not believed that any extensions of time or fees for addition of claims are required beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR § 1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No.19-5029.

If there are any issues which can be resolved by telephone conference or an Examiner's Amendment, the Examiner is invited to call the undersigned attorney.

Respectfully submitted,

Malvern U. Griffin, III

Reg. No. 38,899

Date: September 26, 2008

SUTHERLAND ASBILL & BRENNAN LLP 999 Peachtree Street, NE

Atlanta, Georgia 30309-3996 Telephone: (404) 853-8233 Facsimile: (404) 853-8806

Attorney Docket No. 34250-1247